



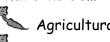
Insurance Plan Newsletter

Spring 2004



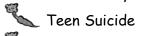
KEEPING CHIP FAMILIES INFORMED

What's inside...



Agricultural Injuries to Children













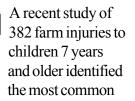
Important Information

Agricultural Injuries to Children

Each year, more than 100 children are killed and 33,000 seriously injured on farms and ranches in the United States. Unintentional injury can occur when adults and children mistake physical size and age for ability and underestimate levels of risk and hazard.

Non-agricultural industries have regulations and work standards that indicate appropriate work for both adults and children. In agriculture, there are no such standards. Children are often assigned farm jobs based on parents' past practices,

the need for "extra hands", and preferences of the child and/or parent.



causes associated with farm work. The injuries were working with ATVs and large animals, and driving farm tractors with no implement attached.

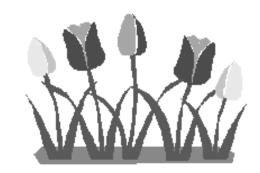
You can prevent agricultural injuries to children by learning more about workplace hazards. The North American Guidelines for Children's Agricultural Tasks (NAGCAT) have been developed to assist adults in assigning farm jobs to children 7 to 16 years of age.

Distribution of NAGCAT guidelines to farmers and ranchers may decrease overall childhood agricultural injury. A copy of the guidelines can be found at www.nagcat.org. Contact Wilda McGraw, Child Health Nurse Consultant, at 444-3394 or wmcgraw@state.mt.us for more information.

CHIP Family Survey

Every Spring we send out 1,000 surveys to a random sample of CHIP families. The reason we do the survey is to find out how satisfied families are with CHIP and the health services their children receive. We use the survey results to evaluate our program and make it better.

If you receive a survey, please complete and return it (no postage is needed). Your responses will be kept confidential.





Worried about your teenager?

Suicide was the second leading cause of death for Montana teenagers and young adults in 2002. (Motor vehicle accidents were number one.) Nationally, only New Mexico had a higher suicide rate than Montana in 2001.

Signs to look for in your child:

- Dramatic personality changes
- Trouble with a girlfriend or boyfriend
- Withdrawal from close friends and family
- A drop in the quality of schoolwork
- Giving away personal possessions
- Writing notes or poems about death

If you notice these or other signs of depression, do not wait. Get help. Suicide is preventable. Talk to your child and find out what is bothering him or her. Do not dismiss the problem or get angry. Let your child know that no matter how bad the problem may seem, things can and will get better. CHIP coverage includes counseling and treatment for emotional conditions. Ask your family doctor for referral to a CHIP mental health provider.

Montana Suicide Hotline: 1-800-784-2433

Are your children using their CHIP benefits?

Regular dental checkups, cleanings and regular physical exams can help prevent more expensive problems. If you have questions or need help locating a CHIP dentist or a medical provider, call the CHIP toll-free number or visit our website. www.chip.state.mt.us

Spring is the perfect time to schedule summer sports physicals and dental visits for your children. Make an appointment today!

Federal Income Guidelines for CHIP Increased

tell your friends...

	Family's Yearly
Family Size	Income
(includes adults)	(approximately)
2	\$18,735
3	\$23,505
4	\$28,275
5	\$33,045
6	\$37,815
7	\$42,585

If your income is over the limit, you may still be eligible. For more details please call 1-877 KidsNow (1-877-543-7669). This is a free call.



Spring Bird Feeder

Spring snacks for our feathered friends.

Bring the songs of Spring to your area! (www.pbskids.org/zoom)

Materials needed:

- empty milk carton (half gallon size)
- # string
- birdseed
- 🙎 ruler

- 1 Check with a grown-up before you begin. Cutting a milk carton can be pretty tricky.
- 2 Punch a hole in the top of the milk carton and put a string through the hole. Cut the string about 12 inches long.
- 3 Cut the milk carton starting 5 1/2 inches up from the bottom.
- 4 Start in the middle of one side and cut all the way around to the middle of the opposite side.
- 5 Then go back to where you started, and cut down about three inches, and then back around to the opposite side, and up until you meet the other cut. This will be the doorway.
- 6 Then fill the carton with birdseed until it reaches the hole you cut in the sides.
- 7 Using the string, hang the carton on a tree branch or something else outside.

MILK

- 8 Enjoy the songs of spring!!
 - Remember to fill the birdfeeder when empty.



Important Information



CHIP: 1-877-KIDSNOW (1-877-543-7669) FAX: 1-877-418-4533

These are free calls.



CHIP E-mail chip@state.mt.us

CHIP Website www.chip.state.mt.us



CHIP P.O. Box 202951 Helena, MT 59620-2951



BlueCHIP Blue Cross Blue Shield of Montana 1-800-447-7828 extension 8647